

UNITED STATES BANKRUPTCY COURT FOR THE  
DISTRICT OF IDAHO  
VOLUNTARY PETITION  
Chapter 13

U.S. COURTS  
99 JAN 19 AM 9:52  
CLERK  
CAMELTON S. BURKE  
IDAHO

In Re Name of debtor--Last, First Middle  
Hugg, Kenneth L.

99-00115

Name of Joint Debtor (Spouse)-- Last, First, Middle

FEE PAID  
R#62083 TLM

1. All other names used by the debtor(s) in the last 6 years. Debtor uses the first name of Ken and is doing business as Cataldo Press.
2. Social Security number(s) Debtor: 519-90-0171  
Spouse:
3. Street Address of debtor(s): 3015 Sunset  
County: Ada Boise, Idaho 83703  
Mailing address, (if different than street address: n/a  
Location of Principal Assets of Business Debtor(s) n/a  
(if different from addresses listed above)
4. Debtor(s) has been domicile or had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. Filing fee accompanies this petition.
5. Type of Debtor(s): xx Individual        Joint  
Nature of Debt        Non business consumer  
xx Business If business, type: sole proprietorship  
Briefly described nature of  
business: offset printing
6. Debtor(s) represented by Jake W. Peterson 1215 West Hays Street, Boise, Idaho 83702 Telephone 208 433-9882
7. xx Debtor(s) estimates that funds will be available for distribution to unsecured creditors.
- Debtor(s) estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

JK

8. Estimated Number of Creditors:

☒ 1-15      ☐ 16-49      ☐ 50-99      ☐ 100-199      ☐ 200-999

Estimated Assets: (in thousands of dollars)

☒ under 50      ☐ 50-99      ☐ 100-499      ☐ 500-999

Estimated Liabilities: (in thousands of dollars)

☒ under 50      ☐ 50-99      ☐ 100-499      ☐ 500-999

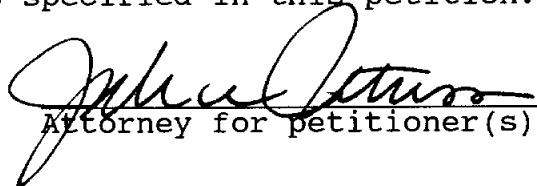
9. ☒ A copy of debtor'(s) proposed plan is attached.

10. Former or pending Bankruptcy Case filed by any spouse, sibling partner or affiliated of this debtor(s)      none

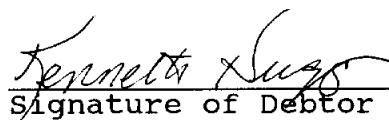
If so, date filed \_\_\_\_\_

Was discharge granted      ☐ yes      ☐ no

Debtor requests relief in accordance with chapter 13 of title 11, United States Code, as specified in this petition.

  
Attorney for petitioner(s)

I declare under penalty that the information provided in this petition is true and correct.

  
Signature of Debtor

\_\_\_\_\_  
Signature of Joint Debtor

## Schedule A - Real Property

This schedule includes all property in which the debtor(s) has any legal, equitable, or future interest. If this is a joint petition, the real property is community, unless otherwise specified.

1. Description and location of property:

\_\_\_\_\_ Debtor(s) own no real property

Debtor(s) own real property located at:

2. Nature of debtor'(s) interest in property

n/a

3. Current market value of debtor'(s) interest in property, without deducting any secured claim or exemption:

n/a

4. Amount of secured claim:

n/a

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## Schedule B - Personal Property

This schedule includes all person property of the debtor of whatever kind. If this petition is joint, all property is community, unless otherwise stated. The location of the property will be with the debtor(s) unless otherwise stated. The current market value of the debtor'(s) interest in property will appear if the debtor(s) has property listed. If nothing appears after the property type listed, debtor(s) do not have any of that specific type of property.

1. Cash on hand. \$25.00

2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, or credit unions or other financial institutions: checking: Farmers and Merchants State Bank

3. Security deposits with public utilities, telephone companies, landlords, and others. none

4. Household goods and furnishings, including audio, video and computer equipment. see exhibit A \$4000.00

5. Books, pictures, and other art objects, antiques, stamp, coin, record, tapes, compact disc and other collections or collectibles. See exhibit A
6. Wearing apparel. \$500.00
7. Furs and jewelry Scottish rite ring value \$125.00
8. Firearms and sports, photographic, and other hobby equipment none
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.
10. Annuities. Itemize and name each issuer.
11. Interests in IRA, ERISA, Keogh or other pension or profit sharing plans. Itemize. none
12. Stock and interests in incorporated and unincorporated businesses. Itemize
13. Interests in partnerships or joint ventures. Itemize.
14. Government and corporate bonds and other negotiable and non-negotiable instruments.
15. Accounts receivable.
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled. Give particulars.
17. Other liquidated debts owing debtor including tax refunds. Give particulars.
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor and rights to setoff claims, Give estimated value of each.
21. Patents, intellectual property. Give particulars.

- 22. Licenses, franchises, other intangibles.
  - 23. Automobiles, trucks, trails and other vehicles and accessories.       none
  - 24. Boats, motors and accessories.
  - 25. Aircraft and accessories.
  - 26. Office equipment, furnishings and supplies.  
2 printing presses, 2 folders, 3 copiers, 1 table, 1 cutter,  
1 platemaker, 1 camera, 1 drill. 2 staplers, 1 jogger,  
shelves, 1 typesetter, 3 processers, desk, office staplers,  
value: \$8000.00
  - 27. Machinery, fixtures, equipment and supplies used in  
business. misc. supplies (ink, paper, paper clips.) value  
\$200.00
  - 28. Inventory.
  - 29. Animals.
  - 30. Crops--growing or harvested.
  - 31. Farming equipment and implements.
  - 32. Farm supplies, chemicals, and feed
  - 33. Other personal property of any kind not already listed.  
Itemize.
-

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor(s) elects the exemptions to debtor(s) is entitled under 11 U.S. C. Section 522(b)(2) (Those items checked are ones that debtor(s) elected.

\_\_\_\_\_ real property, debtor's domicile Title 55, Chapter 10,  
Idaho Code 50,000.00

\_\_\_\_\_ Earned income tax credit debtor(s) may receive

xx\_\_\_\_\_ furnishings and appliances necessary for  
a household, see exhibit A title 11, chapter 6 \$4000.

xx\_\_\_\_\_ tools of the trade title 11, chapter 6 \$1000.  
see schedule B #27

\_\_\_\_\_ Gun title 11, chapter 6 \$

xx\_\_\_\_\_ Jewelry title 11, chapter 6 \$250.

\_\_\_\_\_ Automobiles, title 11, chapter 6 \$1500

Auto # One \_\_\_\_\_

Auto # Two \_\_\_\_\_

Exhibit A:

_____ dishes/cups	_____ stand	_____ photo albums
_____ glasses	_____ sewing machine	_____ camera
_____ cooking utensils	_____ serger	_____ sleeping bag
_____ pots and pans	_____ desk	_____ portraits
_____ toaster	_____ desk chair	_____ aquarium
_____ coffee pot	_____ pool table	\$50 watch
_____ crock pot	_____ skiis and access.	_____ bassinet
_____ blender	_____ fishing equip	_____ crib and
_____ mixer	_____ bicycle	_____ mattress
_____ hand tools	_____ carpentry tools	_____ antiques
_____ electric knife	_____ ping pong table	_____ misc. jewelry
_____ microwave	_____ vcr	\$70 nic nacs
_____ stove	\$40_ vcr tapes	\$35 misc.
_____ dishwasher	_____ home computer	_____ personal
_____ food processor	_____ vanity	_____ effects.
_____ silverware	_____ lamps	_____ rugs
_____ china set	_____ hope chest	_____ entertianmnt
_____ crystal set	_____ kitchen table	_____ center
_____ candy dishes	_____ kitchen chairs	\$40 linen
_____ breadbox	_____ dining table	Total value of
_____ canister set	_____ dining rm chairs	Exhibit A:
_____ fan	_____ figurines	\$835.00
_____ tupperware	_____ filing cabinet	
_____ buffet	_____ typewriter	
_____ hutch	_____ lawnmower	(Debtor lives with
_____ refrigerator	_____ weedeater	his parents.)
_____ washer	_____ garden tools	
_____ dryer	_____ guns	
_____ broom/mop	_____ lawnchairs	
_____ freezer	_____ pic nic table	
\$200 beds	_____ vacuum	
_____ nightstands	_____ suitcases	
\$150 dressers	_____ iron	
_____ end tables	_____ ironing board	
_____ couch	_____ radio	
_____ recliner	_____ portable heater	
_____ coffee table	_____ air conditioner	
_____ loveseat	_____ rollaway bed	
_____ living rm. chair	_____ curtains/drapes	
_____ rocking chair	_____ playpen	
_____ bookshelf	_____ highchair	
\$75_ books (misc.)	_____ baby swing	
\$175 television	_____ clothes hamper	
_____ clock	_____ toy box	
_____ stereo	_____ wall pictures	

Schedule D - Creditors Holding Secured Claims

\_\_\_\_ Debtor(s) has no creditors holding secured claims to report on this schedule D.

Creditor's Name and Mailing Address	Date of Claim Description and Value of Property Subject to Lien	Amount of Claim
Sears P.O. Box 182149 Columbus, OH 43218-2149	RCA Dish, household goods 96	\$1580.52
Farmers and Merchants Bank 4128 Adams Boise, ID 83714-6362	Printing equip 8/95	\$24000.00
AT & T Leasing 1769 Paragon Dr. #100 Memphis, TN 38132	computer/monitor 96	\$2100.00



Schedule E - Creditors Holding Unsecured Priority Claims

\_\_\_\_ Debtor(s) has no creditors holding unsecured priority claims to report on this schedule E.

They types of claims are checked which are listed below.

\_\_\_\_ Extension of credit in an involuntary case.  
\_\_\_\_ Wages, Salaries and Commissions  
\_\_\_\_ Contributions to employee benefit plans  
\_\_\_\_ Deposits by individuals  
xx\_\_\_\_ Taxes and other debts owed to Governmental

Creditor's Name and Mailing Address	Date Claim was incurred consideration of claim	Amount of Claim
IRS 550 W. Fort St., MSC 041 Boise, ID 83724	taxes 4/97	\$2120.07
Idaho State Tax Commission P.O. Box 36 Boise, ID 83722	taxes 6/98	\$1700.00

Schedule F - Creditors Holding Unsecured Nonpriority Claims

\_\_\_\_ Debtor(s) has no creditors holding unsecured nonpriority claims to report on this schedule F.

Creditor's Name and Mailing Address	Date Claim was incurred consideration for claim	Amount of Claim
Stephen Bean P.O. Box 2694 Boise, ID 83701-2694	collection/paper 4/98	\$5200.00
Discover P.O. Box 29064 Phoenix, AZ 85038-9064	credit card 89	\$2108.60
USSB	satalite tv 98	\$95.00
Direct Tv P.O. Box 78626 Phoenix, AZ 85062-8626	satalite tv 98	\$300.00
Western Printing 200.01 E. 37th Boise, ID 83714	printing supplies 12/98	\$150.00
American Linen P.O. Box 1545 Boise, ID 83707-1545	supplies 10/98	\$180.00

Schedule G - Executory Contracts and UnExpired Leases

In this schedule, debtor(s) described all executory contracts of any nature and all unexpired leases of real or personal property, including timeshare interests.

xx\_\_\_\_ Debtor has no executory contracts or unexpired leases.

Schedule H - Codebtors

In this schedule, debtor(s) will provide the name and address of all co-debtors, guarantors and co-signors and what creditor they liable to. A married debtor not filing a joint case will report the name and address of the nondebtor spouse.

Name and address of codebtor.

Name and address of  
creditor.

\_\_\_\_\_

\_\_\_\_\_

xx\_\_\_\_ Debtor(s) has no codebtors

SCHEDULE I- CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

1. Debtor(s) marital status: single

Dependents of debtor and spouse:

Name	Age	Relationship
none		

2. Employment: debtor spouse

Occupation: printer

Name of employer: self

How long employed: 4 years

Address of employer: at domicile

Income: (estimate of average monthly income)

Gross wages \$1500.

Monthly overtime

subtotal \$1500.

Less Payroll Deductions:

Payroll taxes, social security: \$270.

Insurance:

Other (Specify)

subtotal \$270.

Total Net Monthly Take Home Pay \$1230. \_\_\_\_\_

Income from business, profession

Income from real property

Interest and dividends

Alimony, child support

Social security

Other government assistance

Pension or retirement income

Other money income

TOTAL MONTHLY INCOME \$1230. \_\_\_\_\_

TOTAL COMBINED MONTHLY INCOME \$1230.

Schedule J - Current Expenditures of Individual Debtor(s)

\_\_\_\_\_ If this box is checked, this is a joint petition and debtor's spouse maintains a separate household and a separate schedule of expenditures labeled "Spouse" is included in this schedule.

Rent or home mortgage payment	\$ 200.00
Lot Rent for mobile home	\$
Real Estate Taxes	\$
Utilities Electricity and heating fuel	\$
Water and sewer and trash	\$
Telephone	\$ 27.00
Other	\$
Home Maintenance (repairs and upkeep)	\$
Food	\$ 200.00
Clothing	\$ 90.00
Personal hygiene	\$ 30.00
Laundry and dry cleaning	\$ 25.00
Medical expenses	\$ 60.00
Dental expenses	\$ 15.00
Transportation (not including car payments	\$ 100.00
Recreation, entertainment	\$ 90.00
Newspaper, periodicals and books	\$ 18.00
Medicine	\$
Insurance	\$
Homeowner's or renters	\$
Life	\$
Health	\$
Auto	\$ -0-
Other	\$
Installment Payments	\$
Auto	\$
Other	\$
Other	\$
Alimony, maintenance, support	\$
Non Grocery items	\$ 45.00
Other	\$
 Total monthly expenses	 \$ 900.00
 Total projected monthly income	 \$ 1230.00
Total projected monthly expenses	\$ 900.00
Excess income	\$ 330.00
Total amount to be paid into plan	\$ 330.00

Summary of Schedules

Name of Schedule	Assets	Liabilities	Other
A-Real Property	\$ -0-		
B-Personal Property	\$ 9685.00		
C-Property Claimed Exempt--Amount claimed exempt			\$ 5250.00
D-Creditors holding Secured Claims		\$ 27,680.52	
E-Creditors holding Unsecured Priority Claims		\$ 3820.07	
F-Creditors holding Unsecured Nonpriority Claims		\$ 8033.60	
G-Executory Contracts, (yes or no) Unexpired leases		no	
H-Codebtors (yes or no)		no	
I-Current Income of Individuals			\$ 1500.00
J-Current Expenditures			\$ 1230.00
Total assets (A and B)		\$ 9685.00	
Total liabilities			\$ 39,534.12

Declaration Concerning Debtor's(s) Schedules

I (we) declare under penalty of perjury that I (we) have read the foregoing summary and schedules and that they are true and correct to the best of my knowledge, information and belief.

Date 1/15/99

Kenneth Neuzg

Date \_\_\_\_\_

\_\_\_\_\_  
Joint debtor

## Statement of Financial Affairs

### 1. Income from employment or operation of business.

       none State the gross amount of income the debtor(s) has received from employment, trade, or profession or from operation of the debtor's(s) business from the beginning of the calendar year to the date this case was commenced.

\$ 750.            (spouse, if any) \$             
State also the gross amounts received during the two years immediately preceding this calendar year. (Spouses income is included)

Approximately \$ 18,000.        for the year 1998

Approximately \$ 16,000.        for the year 1997

### 2. Income other than from employment or operation of business

xx        none State the amount of income received by the debtor other than from employment, trade, profession or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars.

### 3. Payments to creditors

xx        none a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600. to any creditor, made within 90 days immediately preceding the commencement of this case.

xx        none b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.  
(relatives)

### 4. Suits, Executions, Garnishments and Attachments

       none a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. Stephen Bean

xx        none b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

5. Repossessions, Foreclosures, and Returns

       none List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

'94 Dodge Ram

6. Assignments and Receiverships

xx        none A. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

xx        none B. List all property which has been in the hand of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.

7. Gifts

xx        none List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200. in value per individual family member and charitable contributions aggregating less than \$100. per recipient. State the name and address of person or organization, relationship of debtor(s), date of gift and description and value of gift.

8. Losses

xx        none List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

9. Payments Related to Debt Counseling or Bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case. Jake W. Peterson \$340.00

10. Other Transfers

xx        none List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either



absolutely or as security within one year immediately preceding the commencement of this case. State the name and address of transferee, relationship to debtor, date, described property transferred and value received.

11. Closed Financial Accounts

xx\_\_ none List all financial accounts and instruments held in the name of the debtor for the benefit of the debtor which were closed, sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings or other financial accounts, certificates of deposit or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions.

12. Safe Deposit Boxes

xx\_\_ none List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

13. Setoffs

xx\_\_ none List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceeding the commencement of this case.

14. Property Held for Another Person

\_\_ none List all property owned by another person that the debtor holds or controls. 1993 Dodge Caravan (Belongs to his parents.)

15. Prior address of Debtor

xx\_\_ none If the debtor has moves within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Nature, Location and name of Business

\_\_ none If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an

officer, director, partner or managing executive of a corporation, partnership, sole proprietorship or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case. Debtor does business as an Offset Printer from his domicile for the past 4 years.

17. Books, Records and Financial Statements

xx\_\_ none a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

xx\_\_ none b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

xx\_\_ none c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

xx\_\_ none d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case be the debtor.

18. Inventories

xx\_\_ none a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory and the dollar amount and basis of each inventory.

xx\_\_ none b. List the name and address of the person having possession of the records of each of the two inventories reported in A, above.

19 Current and Former Partners, Officers, Directors and Shareholders, and Withdrawals from a Partnership or Distribution by a Corporation

xx\_\_\_\_\_ none (does not apply to individuals) If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. If the debtor is a corporation, list all officers and directors of the corporation and each stockholder who directly or indirectly owns, controls, or holds 5 percents or more of the voting securities of the corporation. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case. If the debtor is a corporation, list off officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case. If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other prerequisite during one year immediately preceding the commencement of this case.

I (we) declare under penalty of perjury that I (we) have read the answers contained the foregoing statement of financial affairs and any attachments thereto that they are true and correct.

Dated: \_\_\_\_\_

1/15/99

Kenneth Sugg  
Debtor

Dated: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor (if any)